

Compound V2 Wallet Score Analysis

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Date: 5th May 2025

1. Introduction

This document presents an **analysis of representative high-scoring and low-scoring wallets based on the behavioral credit scoring methodology** detailed separately. The scoring model assigns a score between 0 and 100, reflecting responsible protocol usage (high scores) or potentially risky/extractive behavior (low scores). By examining the specific feature values of wallets at the extremes of the score distribution, we aim to validate the model's effectiveness and illustrate the types of behavior it identifies. All monetary values are in USD based on amountUSD at the time of transaction.

2. Analysis of High-Scoring Wallets (Top 5)

These wallets demonstrate behaviors strongly aligned with the principles defined as creditworthy: stable participation, significant value contribution or prudent management, full repayment of debts, and reasonable leverage.

- **Wallet: 0xc1852f917835a9f2f97112672bc5c8afd1f21dc3 (Score: 100.00)**
 - **Key Metrics:** Lifespan: 237 days, Net Deposits: +\$18.48M, Repayment Ratio: 1.0, Leverage Proxy: ~1.04, Assets: 3.
 - **Interpretation:** This wallet exemplifies an ideal participant according to the model. It boasts the highest positive net deposit value observed, indicating massive collateral provision. Combined with a perfect repayment ratio, a long lifespan, and manageable leverage, it achieves the maximum score, representing significant value and reliability.
- **Wallet: 0xc95be28595eb64485dac63ad14f15e41c94ee468 (Score: 87.86)**

- **Key Metrics:** Lifespan: 311 days, Net Deposits: +\$1.89k, Repayment Ratio: 1.0, Leverage Proxy: ~0.05, Assets: 6.
- **Interpretation:** Scores highly due to its very long lifespan (longest among the top 5), perfect repayment ratio, broad asset interaction (6 types), and extremely low leverage. While its net deposit value is modest compared to the top wallet, its stability and perfect repayment record are strongly rewarded.
- **Wallet: 0x003c52a71c887461087154eccccd08cb1c5384a5 (Score: 84.54)**
 - **Key Metrics:** Lifespan: 292 days, Net Deposits: +\$30.1k, Repayment Ratio: 1.0, Leverage Proxy: ~1.07, Assets: 6.
 - **Interpretation:** Similar to the previous wallet, this one benefits from a long lifespan, perfect repayment, and broad asset interaction. It has a more substantial positive net deposit than wallet #2 and manageable leverage, contributing to its high score.
- **Wallet: 0x124e1fafcad2c017a17b4bbbbbff3867b7dee35 (Score: 83.72)**
 - **Key Metrics:** Lifespan: 296 days, Net Deposits: +\$121.63, Repayment Ratio: 1.0, Leverage Proxy: 0.0 (likely borrowed very little or nothing relative to deposits), Assets: 3.
 - **Interpretation:** Scores high primarily due to its long lifespan and perfect repayment record. The zero leverage proxy suggests extremely conservative behavior if borrowing occurred at all. The net deposit is minimal.
- **Wallet: 0x52405eff99dd4c2015463dc511573344f2e2e8d7 (Score: 83.58)**
 - **Key Metrics:** Lifespan: 313 days, Net Deposits: +\$61.8k, Repayment Ratio: 1.0, Leverage Proxy: ~0.78, Assets: 3.
 - **Interpretation:** This wallet combines the longest lifespan in the top 5 with perfect repayment, substantial positive net deposits, and conservative leverage (<1.0), making it a strong example of a stable, reliable user.

3. Analysis of Low-Scoring Wallets (Bottom 5)

These wallets exhibit characteristics strongly associated with risky or potentially undesirable behavior: extremely short lifespans, zero repayment of borrowed funds (if any occurred), minimal or negative net deposits, maximum calculated leverage, and often high transaction frequencies.

- **Wallet: 0x4b60f8b109bbc4ae3110f575f71e3eefba5d19ee (Score: 2.90)**
 - **Key Metrics:** Lifespan: 1 day, Net Deposits: \$0.00, Repayment Ratio: 0.0, Leverage Proxy: 10.0 (max), Tx Freq: 4.0/day.
 - **Interpretation:** Penalized heavily for its minimal lifespan, zero repayment, zero net value contribution, and maximum leverage proxy (indicating borrowing occurred without collateral backing), consistent with high-risk, ephemeral activity.
- **Wallet: 0x3ee129d7370b53c8f4c6253c8d8cd4f47c800a5d (Score: 2.80)**
 - **Key Metrics:** Lifespan: 5 days, Net Deposits: \$0.00, Repayment Ratio: 0.0, Leverage Proxy: 10.0 (max), Tx Freq: 6.4/day.
 - **Interpretation:** Very similar to the previous wallet, receiving a near-minimum score due to short lifespan, zero repayment, zero net deposits, maximum leverage, and high transaction frequency.
- **Wallet: 0x555187752ef6d73758862b5d364aab362c996d0e (Score: 2.73)**
 - **Key Metrics:** Lifespan: 1 day, Net Deposits: \$0.00, Repayment Ratio: 0.0, Leverage Proxy: 10.0 (max), Tx Freq: 5.0/day.
 - **Interpretation:** Exhibits the same pattern of minimal lifespan, no repayment, no net value, maximum leverage, and high frequency, resulting in a score near the absolute minimum.
- **Wallet: 0x3e292308f6fc7fb9c352c94609913b629b0e7088 (Score: 2.24)**
 - **Key Metrics:** Lifespan: 1 day, Net Deposits: \$0.00, Repayment Ratio: 0.0, Leverage Proxy: 10.0 (max), Tx Freq: 8.0/day.

- **Interpretation:** Again, penalized across all key negative indicators: minimal lifespan, zero repayment, zero net deposit, maximum leverage, and very high transaction frequency.
- **Wallet: 0xcf9060b126ed8995403d876e0f0bc3a1237bd8f9 (Score: 0.00)**
 - **Key Metrics:** Lifespan: 1 day, Net Deposits: -\$3.65, Repayment Ratio: 0.0, Leverage Proxy: 10.0 (max), Tx Freq: 28.0/day.
 - **Interpretation:** Achieved the minimum possible score. Its profile represents the highest risk according to the model: minimal lifespan, negative net value (withdrew more than deposited), zero repayment, maximum leverage proxy, and an exceptionally high transaction frequency (28/day), strongly suggesting bot-like or extractive behavior.

4. Summary & Conclusion

The analysis of wallets at the extremes of the score distribution validates the effectiveness of the developed scoring methodology.

High-scoring wallets consistently demonstrate long-term participation, responsible repayment (100% ratio), prudent leverage, and often significant net value contribution.

Conversely, low-scoring wallets are characterized by extremely short lifespans, zero repayment, high leverage proxies (often borrowing without net collateral), and sometimes very high transaction frequencies. The scoring system, based on first principles of DeFi lending behavior and quantifiable features derived from transaction history, successfully differentiates between these behavioral archetypes, providing a meaningful assessment of wallet quality and risk within the context of the provided data.